

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROBERT STIPETICH

Debtor(s)

Case No. 16-23761CMB

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2016.
- 2) The plan was confirmed on 01/09/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/15/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/08/2019.
- 5) The case was completed on 11/18/2019.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,269.22.
- 10) Amount of unsecured claims discharged without payment: \$33,583.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$73,730.90
Less amount refunded to debtor	\$2,298.78

**NET RECEIPTS:** **\$71,432.12**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,868.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$3,160.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,338.22**

Attorney fees paid and disclosed by debtor: \$1,132.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINA	Priority	0.00	0.00	7,097.34	7,097.34	0.00
ACAR LEASING LTD D/B/A GM FINA	Priority	0.00	15,697.15	15,697.15	15,697.15	0.00
ACAR LEASING LTD D/B/A GM FINA	Unsecured	0.00	1,189.88	1,189.88	34.54	0.00
ALLY BANK(*)	Unsecured	812.98	812.98	812.98	23.60	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	296.00	296.79	296.79	8.62	0.00
CHILDRENS EXPRESS CARE	Unsecured	25.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,008.00	996.61	996.61	28.93	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	217.76	217.76	6.32	0.00
ELEVATED RECOVERIES++	Unsecured	1,646.55	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	33,000.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	958.00	951.59	951.59	27.62	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	532.00	531.93	531.93	15.45	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	14,693.00	14,614.83	14,614.83	424.29	0.00
MARINER FINANCE LLC	Unsecured	3,727.00	3,757.75	3,757.75	109.10	0.00
MIDLAND FUNDING LLC	Unsecured	1,095.00	1,132.66	1,132.66	32.88	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	36.10	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	NA	36.10	36.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,358.00	2,358.78	2,358.78	68.48	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,614.00	2,614.43	2,614.43	75.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,559.00	2,559.40	2,559.40	74.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	523.00	523.81	523.81	15.21	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	138.00	138.68	138.68	4.03	0.00
QUEST DIAGNOSTICS	Unsecured	64.26	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	119,482.00	119,832.31	0.00	38,882.61	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	1,474.21	1,474.21	1,474.21	0.00
UPMC HEALTH SERVICES	Unsecured	63.31	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	32,581.00	32,971.12	32,971.12	957.22	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$38,882.61	\$0.00
Mortgage Arrearage	\$1,474.21	\$1,474.21	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,474.21</b>	<b>\$40,356.82</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$22,830.59	\$22,830.59	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$22,830.59</b>	<b>\$22,830.59</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,669.00</b>	<b>\$1,906.49</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,338.22</u>
Disbursements to Creditors	<u>\$65,093.90</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$71,432.12</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/19/2020

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.